

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Serial No. | : 10/697,114 | Confirmaton No. : 8439 |
| Filed | : October 31, 2003 | |
| Applicant | : Kight, et al. | |
| Title | : Electronic Payments with Risk Based Selection of Types of Debiting of the Payer's Deposit Account | |
| TC/AU | : 3693 | |
| Examiner | : Tran, Hai | |
| Docket No. | : 23952-0042 | |
| Customer No. | : 29052 | |

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The citation of information on the attached two Forms PTO/SB/08A-1 and PTO/SB/08A-2, "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

The declaration by Mark Johnson is provided in an effort to provide a more complete picture of the bill payment service of the assignee, CheckFree Corporation ("CheckFree"), that existed on or before July 25, 1990. As provided by CFR §1.97(h), the filing of an information disclosure statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in C.F.R. §1.56(b).

Pursuant to the Office's waiver of the requirement under 37 C.F.R. 1.98(a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith. A copy of all other cited

items are enclosed. Additionally, pursuant to 37 C.F.R. § 1.97(b)(3), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first Office Action on the merits in this case. Thus, no fees are believed due; however, the Commissioner is hereby authorized to charge any additional fees due to Deposit Account No. 19-5029.

The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,



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Date: April 13, 2007

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